

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 15-34048-KRH
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robert A. Byrne
6500 Old Columbia Rd
Columbia, VA 23038-2018

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-7264

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Robert A. Byrne is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: November 18, 2015

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Robert A. Byrne
 Debtor

Case No. 15-34048-KRH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: smithla
 Form ID: B18

Page 1 of 1
 Total Noticed: 17

Date Rcvd: Nov 18, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2015.

db	Robert A. Byrne, 6500 Old Columbia Rd, Columbia, VA 23038-2018
12998124	Donegal Mutual Insurance, Payment Processing Ctr, PO Box 55126, Boston, MA 02205-5126
12998125	Eliades Law Firm, 14000 N Enon Church Rd, Chester, VA 23836-3312
12998126	EnerBank USA, 1245 E Brickyard Rd Ste 600, Salt Lake City, UT 84106-2562
12998128	Martha Jefferson Hospital, PO Box 2556, Charlottesville, VA 22902-2556
12998129	Martha Jefferson Medical Group, 590 Peter Jefferson Pkwy Ste 300, Charlottesville, VA 22911-4628
12998132	+NPAS, PO Box 9400, Louisville, KY 40209
12998130	Navient US Dept of Education, PO Box 9635, Wilkes Barre, PA 18773-9635
12998136	+Office of the United States Attorney, 101 W. Main St., Suite 8000, Norfolk, VA 23510-1671
12998133	Preston H Roberts Inc, 3402 Acorn St # 202, Williamsburg, VA 23188-1014
12998134	R.W. Harper & Sons, 2104 Decatur St, Richmond, VA 23224-3714
12998135	Skipwith Road Emerg. Phys LLC, PO Box 37935, Philadelphia, PA 19101-0535

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

	+EDI: QLLTAVENNER.COM Nov 19 2015 01:48:00 Lynn L. Tavenner, 20 North Eighth Street, Second Floor, Richmond, VA 23219-3302
12998122	E-mail/Text: bkclaw2@centurylink.com Nov 19 2015 01:57:56 CenturyLink, PO Box 4300, Carol Stream, IL 60197-4300
12998123	+EDI: CCS.COM Nov 19 2015 01:48:00 Credit Collection Services, 2 Wells Ave, Newton, MA 02459-3246
12998127	EDI: HCA2.COM Nov 19 2015 01:53:00 Henrico Doctors' Hospital-Forest, PO Box 740760, Cincinnati, OH 45274-0760
12998131	EDI: NFCU.COM Nov 19 2015 01:53:00 Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2015 at the address(es) listed below:

Lynn L. Tavenner ltavenner@tb-lawfirm.com,
 sleadbeater@tb-lawfirm.com; amorris@tb-lawfirm.com; ltavenner@ecf.epiqsystems.com
 W. Thurston Harville on behalf of Debtor Robert A. Byrne harvillelaw@gmail.com,
 toni.davis7@verizon.net

TOTAL: 2